

Certificate of Notice Page 1 of 4
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

DEFAULT O/E JAD

IN RE:

KEITH A. SAYERS
KIMBERLY A. SAYERS
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.: 11-71039 JAD

Chapter 13

Document No.: 70

ORDER OF COURT

AND NOW, this 4th day of January, 20 17, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED
1/4/17 2:07 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

BY THE COURT:


jsf
U.S. BANKRUPTCY JUDGE

Certificate of Notice Page 2 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Keith A. Sayers
 Kimberly A. Sayers
 Debtors

Case No. 11-71039-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: culy
 Form ID: pdf900

Page 1 of 3
 Total Noticed: 60

Date Rcvd: Jan 04, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 06, 2017.

db/jdb
 13210812 +Keith A. Sayers, Kimberly A. Sayers, 2730 Town Road, Mahaffey, PA 15757-6340
 13210810 +Allied Interstate, Consumer Service Department, PO Box 5023, New York, NY 10163-5023
 13210811 +Allied Interstate, 3000 Corporate Exchange Drive, Columbus, OH 43231-7689
 13191631 +Allied Interstate, 3000 Corporate Exchange Drive, 5th Floor, Columbus, OH 43231-7689
 13191631 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Cap One, Po Box 85015, Richmond, VA 23285)
 13191638 ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239
 (address filed with court: Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202)
 13210817 +Capital One, PO Box 1366, Pittsburgh, PA 15230-1366
 13199928 +Capital One Auto Finance, P.O. Box 829009, Dallas, TX 75382-9009
 13191634 +Ccs/First Savings Bank, 500 E 60th St N, Sioux Falls, SD 57104-0478
 13191636 +Chase, PO Box 15298, Wilmington, DE 19850-5298
 13210823 +Chase Bank, 3700 Wiseman Blvd., San Antonio, TX 78251-4322
 13191637 +Citi, PO Box 6241, Sioux Falls, SD 57117-6241
 13851435 Citifinancial Servicing LLC, P O Box 6043, Sioux Falls, SD 57117-6043
 13210826 +Columbia House, Customer Service Center, PO Box 1114, 1400 N. Fruitridge Avenue,
 Terre Haute, IN 47804-1776
 13239276 +Consumer Loan Center, Mailstop: P5-PCLC-02-R, 2730 Liberty Avenue,
 Pittsburgh PA 15222-4704
 13210827 +Credit Control, 2410 Broad Avenue, Altoona, PA 16601-1940
 13210829 +First National Collection Bureau, Inc., 610 Waltham Way, Sparks, NV 89434-6695
 13191640 +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
 13210833 +Gordon & Weinberg, P.C., 1200 Laurel Oak Road Suite104, Voorhees, NJ 08043-4317
 13237992 +JP Morgan Chase Bank, N.A., MAIL CODE: OH4- 7119, 3415 Vision Drive,
 Columbus, OH 43219-6009
 13205133 +JPMorgan Chase Bank,NA, 201 N Central Ave, Phoenix,AZ 85004-0905
 13210834 +Kamal Khalaf, MD, Diagnostic Radiology, PO Box 437, Punxsutawney, PA 15767-0437
 13210835 +Law Office of Mitchell N. Kay, 7 Penn Plaza, 18th Floor, New York, NY 10001-3967
 13268477 +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
 13191644 +Monterey County Bank, PO Box 4499, Beaverton, OR 97076-4499
 13191645 +National Credit Soluti, PO Box 15779, Oklahoma City, OK 73155-5779
 13210839 +Northland Group Inc., P.O. Box 390905, Edina, MN 55439-0905
 13210840 +Nudelman, Klemm & Golub, P.C., 425 Eagle Rock Avenue, Roseland, NJ 07068-1787
 13309318 OneMain Financial asf CitiFinancial Inc., P. O. Box 70911, Charlotte, NC 28272-0911
 13191646 +Onemain, PO Box 499, Hanover, MD 21076-0499
 13191647 #+Pa Collection Svc, 63 Valley View Dr, Washington, PA 15301-2409
 13210844 +Receivable Management Services, PO Box 1548, Lynnwood, WA 98046-1548
 13191648 +Shell/Citi, PO Box 15687, Wilmington, DE 19850
 13292148 Verizon, PO BOX 3037, Bloomington, IL 61702-3037
 13191649 +Verizon Pennsylvania I, 500 Technology Dr, Weldon Spring, MO 63304-2225

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jan 05 2017 02:00:31
 Capital One Auto Finance c/o Ascension Capital Gro, P.O. Box 201347,
 Arlington, TX 76006-1347
 cr E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jan 05 2017 02:09:21
 Midland Funding LLC by American InfoSource LP as a, Attn: Department 1, PO Box 4457,
 Houston, TX 77210-4457
 cr E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jan 05 2017 02:09:07
 Midland Funding LLC by American InfoSource LP as a, PO Box 4457, Houston, TX 77210-4457
 cr E-mail/PDF: rmscedi@recoverycorp.com Jan 05 2017 02:00:32
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,
 Miami, FL 33131-1605
 13191629 E-mail/Text: bnc-applied@quantum3group.com Jan 05 2017 02:05:58 Applied Bank,
 601 Delaware Ave, Wilmington, DE 19801
 13222156 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Jan 05 2017 02:05:29 Asset Acceptance LLC,
 Po Box 2036, Warren MI 48090-2036
 13191630 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Jan 05 2017 02:05:29 Asset Acceptance Llc,
 Po Box 1630, Warren, MI 48090-1630
 13191633 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Jan 05 2017 02:01:03 Capital One Auto Finan,
 3901 Dallas Pkwy, Plano, TX 75093-7864
 13210819 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Jan 05 2017 02:00:51
 Capital One Auto Finance, 3901 Dallas Pkwy, Plano, TX 75093-7864
 13201943 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jan 05 2017 02:01:01
 Capital One Auto Finance (CODB), c/o Ascension Capital Group, P.O. Box 201347,
 Arlington, TX 76006-1347
 13191639 +E-mail/Text: creditonebknotifications@resurgent.com Jan 05 2017 02:04:42 Credit One Bank,
 Po Box 98875, Las Vegas, NV 89193-8875
 13214024 E-mail/Text: bnc-quantum@quantum3group.com Jan 05 2017 02:04:56
 Elite Recovery Acquisitions, LLC, Quantum3 Group LLC, PO Box 788,
 Kirkland, WA 98083-0788
 13253529 E-mail/PDF: rmscedi@recoverycorp.com Jan 05 2017 02:01:01 Equable Ascent Financial, LLC,
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605

District/off: 0315-7

User: culy
Form ID: pdf900

Page 2 of 3
Total Noticed: 60

Date Rcvd: Jan 04, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13191641 E-mail/PDF: gecsed@recoverycorp.com Jan 05 2017 02:00:29 Gemb/Ge Money Bank Low,
Po Box 103065, Roswell, GA 30076
13191642 +E-mail/PDF: gecsed@recoverycorp.com Jan 05 2017 02:00:46 Gemb/Walmart, Po Box 981400,
El Paso, TX 79998-1400
13245711 E-mail/PDF: rmsced@recoverycorp.com Jan 05 2017 02:00:49 Granite Recovery LLC,
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
13286356 E-mail/PDF: resurgentbknotifications@resurgent.com Jan 05 2017 02:01:03 LVNV Funding LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13191643 +E-mail/PDF: resurgentbknotifications@resurgent.com Jan 05 2017 02:00:35 Lvnv Funding Llc,
Po Box 740281, Houston, TX 77274-0281
13619908 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jan 05 2017 02:09:21 Midland Funding LLC,
by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,
Houston, TX 77210-4457
13537109 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jan 05 2017 02:09:07 Midland Funding LLC,
by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457
13224652 +E-mail/Text: bncmail@w-legal.com Jan 05 2017 02:05:45 OAK HARBOR CAPITAL III LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13213379 E-mail/Text: ebn@vativrecovery.com Jan 05 2017 02:04:50 Palisades Acquisition XVI LLC,
Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition XVI L,
PO Box 40728, Houston, TX 77240-0728
13246611 +E-mail/Text: csidl@sbcglobal.net Jan 05 2017 02:06:02 Premier Bankcard/Charter, POB 2208,
Vacaville, CA 95696-8208
13210843 +E-mail/Text: mruth@pah.org Jan 05 2017 02:06:00 Punxsutawney Area Hospital,
81 Hillcrest Drive, Punxsutawney, PA 15767-2616
13527553 E-mail/PDF: rmsced@recoverycorp.com Jan 05 2017 02:01:01
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr J.P. Morgan Chase Bank, N.A.
13191628 Keith A. Sayers and Kimberly A. Sayers
13210809 Keith A. Sayers and Kimberly A. Sayers
cr* Citifinancial Servicing LLC, P O Box 6043, Sioux Falls, SD 57117-6043
cr* Midland Funding LLC by American InfoSource LP as a, Attn: Department 1, PO Box 4457,
Houston, TX 77210-4457
13210813* ++APPLIED BANK, PO BOX 15809, WILMINGTON DE 19850-5809
(address filed with court: Applied Bank, 601 Delaware Ave, Wilmington, DE 19801)
13210814* +Asset Acceptance, Po Box 1630, Warren, MI 48090-1630
13191632* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)
13210815* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One, Po Box 85015, Richmond, VA 23285)
13210816* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One, Po Box 85520, Richmond, VA 23285)
13210825* ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239
(address filed with court: Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202)
13210818* +Capital One Auto Finan, 3901 Dallas Pkwy, Plano, TX 75093-7864
13210820* +Ccs/First Savings Bank, 500 E 60th St N, Sioux Falls, SD 57104-0478
13210822* +Chase, Po Box 15298, Wilmington, DE 19850-5298
13210821* +Chase, 10790 Rancho Bernardo Rd, San Diego, CA 92127-5705
13210824* +Citi, Po Box 6241, Sioux Falls, SD 57117-6241
13210828* +Credit One Bank, Po Box 98875, Las Vegas, NV 89193-8875
13210830* +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
13210831* Gemb/Ge Money Bank Low, Po Box 103065, Roswell, GA 30076
13210832* +Gemb/Walmart, Po Box 981400, El Paso, TX 79998-1400
13210836* +Lvnv Funding Llc, Po Box 740281, Houston, TX 77274-0281
13620358* Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,
Houston, TX 77210-4457
13537111* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,
Houston, TX 77210-4457
13538080* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,
Houston, TX 77210-4457
13210837* +Monterey County Bank, Po Box 4499, Beaverton, OR 97076-4499
13210838* +National Credit Soluti, Po Box 15779, Oklahoma City, OK 73155-5779
13210841* +Onemain, Po Box 499, Hanover, MD 21076-0499
13210842* +Pa Collection Svc, 63 Valley View Dr, Washington, PA 15301-2409
13210845* Shell/Citi, Po Box 15687, Wilmington, DE 19850
13210846* +Verizon Pennsylvania I, 500 Technology Dr, Weldon Spring, MO 63304-2225
13210847* +Web Bank, 6440 S Wasatch Ste 300, Salt Lake City, UT 84121-3518
13191635 ##+Chase, 10790 Rancho Bernardo Rd, San Diego, CA 92127-5705
13292149 ##+Verizon Wireless, PO BOX 3397, Bloomington, IL 61702-3397
13191650 ##+Web Bank, 6440 S Wasatch Ste 300, Salt Lake City, UT 84121-3518

TOTALS: 3, * 28, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0315-7

User: culy
Form ID: pdf900

Page 3 of 3
Total Noticed: 60

Date Rcvd: Jan 04, 2017

***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 06, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 4, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor J.P. Morgan Chase Bank, N.A. agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor J.P. Morgan Chase Bank, N.A. bkgroup@kmlawgroup.com
Jason J. Mazzei on behalf of Plaintiff Keith A. Sayers jasonmazzei@me.com,
donotemail.mazzeiecfbackuponly@gmail.com
Jason J. Mazzei on behalf of Plaintiff Kimberly A. Sayers jasonmazzei@me.com,
donotemail.mazzeiecfbackuponly@gmail.com
John F. Goryl on behalf of Creditor J.P. Morgan Chase Bank, N.A. bkgroup@kmlawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Debtor Keith A. Sayers ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Paul W. McElrath, Jr. on behalf of Joint Debtor Kimberly A. Sayers ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 9